

ALP Insurance Scheme

Frequently Asked Questions

- **Why do I need Insurance?**

There is a legal requirement for you to arrange appropriate Employers Liability and Third Party Motor Insurance.

However, good practice and the desire to protect both yourself, your employees and your business many other insurances can and should be purchased by a prudent business.

In many cases it is more cost effective and easier to buy products that provide a range of covers, rather than just your legal requirement in isolation.

- **Which Insurances do I require?**

This will vary from business to business depending on your individual practices and appetite for risk. The ALP Insurance Scheme arrangements provide a comprehensive suite of products which can be tailored to your requirements. Our dedicated team are well versed in providing advice to help you decide which fit best into your business and how you can mitigate premium spend.

- **Do Insurances impact upon my GLA licence?**

Yes they do. Part of the 'fit and proper test' conducted by GLA is to ensure that you meet your legal and contractual requirements to purchase adequate Insurance.

- **Do I require Hire and Reward cover for my vehicles?**

Any vehicle in which workers are transported require Hire and Reward Insurance MUST be insured for Hire and Reward use. No other cover is acceptable.

ALP Insurance are fully aware of the issues here and can provide both advice and competitive terms to ensure you meet your legal and regulatory responsibilities.

- **How do I pay my premiums?**

Payment can be made by one off annual payment by cheque or credit card. Direct debit arrangements to spread the cost can be made, for some covers (but not all) this is on an interest free basis.

[Lockton Companies International Limited is authorised and regulated by the Financial Services Authority](#)